

THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL JUNIORS AND SENIORS

November 2021

Volume 29 Issue 3

10 FAFSA MISTAKES THAT AFFECT FINANCIAL AID

(Fastweb)

The Free Application for Federal Student Aid (FAFSA), is a Department of Education managed form required by federal and state governments. Colleges also require FAFSA information from students that wish to qualify for financial aid, federal work-study, and other financial aid programs, such as the TEACH Grant.

In addition to scholarships, financial aid is a helpful way to pay for school. College students use the money to pay for tuition and fees. Financial aid applications ask questions about a student's personal and family financial circumstances in order to determine how much they can pay for college. The results of your FAFSA are sent to the college(s) you chosen. Next, the college(s) will create a student aid report based upon the information you included in your FAFSA.

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UC PERSONAL INSIGHT QUESTIONS

(UC Admissions)

Imagine UC was a person. If we met face-to-face, what would you want us to know about you? These personal insight questions allow you to tell us. You could write about your creative side. Your thoughts on leadership. A challenge you've faced. Whatever questions you answer, make sure you show us your personality—just as you would in real life.

- You will have 8 questions to choose from. You must respond to only 4 of the 8 questions.
- Each response is limited to a maximum of 350 words.
- Which questions you choose to answer is entirely up to you. However, you should select questions that are most relevant to your experience and that best reflect your individual circumstances.
- All questions are equal. All are given equal consideration in the application review process, which means there is no advantage or disadvantage to choosing certain questions over others.

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EVERYTHING TO KNOW ABOUT FILLING OUT THE CSS PROFILE

(Money.com)

Applying to college is an exercise in paperwork: recommendations, essays, the application itself, and the FAFSA — the form that determines whether your student is eligible for federal financial aid.

But there's another financial aid form you may also need to fill out: the College Scholarship Service Profile, or CSS Profile.

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SCHOLARSHIPS

APIA SCHOLARSHIP

Provides scholarships to underserved APIA students with a special focus on those who live at or below the poverty level, or are otherwise of low socioeconomic status and are the first in their families to attend college. Deadline Jan. 26, 2022



RON BROWN SCHOLAR PROGRAM

Offers four-year renewable awards for \$10,000 per year to African American high school seniors who plan to attend college full-time. Scholarship is based on financial need, academic achievement, essay, extracurricular activities, leadership experience, community service and recommendations. Early Deadline: January 9, 2022



ELKS NATIONAL FOUNDATION MOST VALUABLE STUDENT AWARD

Applicant must be a high school senior who is a citizen of the United States. Selection is based upon scholarship, leadership, and financial need. \$15,000 scholarship. Applicants do not need to be related to a member of the Elks. Deadline is November 15th







TOP TEN LIST SCHOLARSHIP

This scholarship gives you the chance to show what's truly special and different about you for a chance to win a \$1,500 scholarship.

Deadline: December 31, 2021



SENIOR CHECKLIST

-  Ask for teacher recommendations
-  Register for the Common Application
-  Check out the newer Coalition Application
-  UC Deadline November 30th

NCWIT's ASPIRATIONS IN COMPUTING AWARD APPLICATION OPEN NOW!

Honors 9th-12th grade women, genderqueer, or non-binary students for their computing-related achievements and interests, and encourages them to pursue their passions. Deadline Nov. 5th

HORATIO ALGER ASSOCIATION

Manages 70 of the largest need based scholarship opportunities in the country for high school seniors who have faced or overcome obstacles. Scholarships by state and by career.



Fun Fact:

It's possible to write a college essay about something as mundane as showering...and get into Yale!

60 QUESTIONS TO ASK ON YOUR COLLEGE TOUR

(princetonreview.com)

**Want to know what life's really like at your dream school?**

Chat up the real experts on campus—the students.

When you tour colleges, make sure you talk with as many current students as you can. Ask them what they love and what bothers them most about their schools. This list of potential questions will help you spark some conversations with students on all your college visits, so you can find the school that fits you best.

The Basics

1. Why did you choose this school?
2. Are you happy here?
3. What are your school's strengths?
4. What's your #1 complaint about your school?
5. What else could stand to be improved?
6. How accessible are administrators, registrars, financial aid officers, etc.?

Academics

1. What majors are popular?
2. What departments or programs have the best reputations?
3. What's your favorite class?
4. Are your professors good teachers?
5. Do your professors hold office hours, and will they meet with you outside of class?
6. Are most of your classes taught by professors or teaching assistants?
7. Were you able to take most of your first-choice classes?
8. Are your classes lecture-based or discussion-based?
9. How much reading and writing is required in your courses?
10. How often are collaborative work or group presentations required?
11. How satisfied are you with academic advising?
12. Do students use any on-campus tutoring programs or writing centers?
13. How big are your classes?
14. Does your major require an independent study or capstone project?
15. Are professors available for research with students?
16. Is it popular to study abroad?

Campus Life

1. What's it like to be a first-year student here?
2. What's a typical day like?
3. How much time do students spend studying per week?
4. What do you do when you're not in class?
5. What do you do on the weekends?
6. What is the social scene like?
7. What kinds of things are there to do in your school's hometown?
8. How's the food?
9. Do most students live on-campus?
10. How are the dorms?
11. Which clubs and student organizations are popular?
12. Do lots of students belong to fraternities or sororities?
13. What's your favorite place on campus?
14. Where do you like to study?
15. What are the facilities like (science labs, libraries, theatres, gyms, etc.)?
16. Are there enough computer labs?
17. How is the WiFi on campus?
18. Is it easy to get around campus?
19. Are sports popular?
20. Is there a lot of school spirit?

Student Body

1. How would you describe your fellow students?
2. Are the students here friendly?
3. What makes the student body unique?
4. Is there diversity on campus?
5. Are there many students from other countries?
6. Do students of different races and classes interact easily?
7. Are students cliquish?

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COLLEGE NEWS

Ex-dean at **University of Southern California** accused of offering student admission to a graduate program, full-tuition scholarship and a professorship in exchange for funding from a Los Angeles County politician





The Lauren McCluskey Foundation announced five initiatives to respond to dating violence and stalking on campuses. The announcement marked the three-year anniversary of the murder of McCluskey, a **University of Utah** student and track and field athlete who was killed outside her dorm in 2018 by a man she'd dated briefly

Two new literature reviews estimating COVID-19 vaccine hesitancy rates among college students globally find that about 18.9 percent of students and trainees studying in health-care fields, and 22 percent of students studying non-health-care-related fields, resist vaccination. Both studies were published in the journal Brain, Behavior, and Immunity

The **University of Missouri** has suspended all fraternity activities after a first-year student was found unresponsive at a Greek Life party. The student was hospitalized early Wednesday after police responded to the incident at the house of the university's chapter of Phi Gamma Delta.

Amherst College, a highly selective liberal arts institution in Massachusetts, announced it is ending the practice of giving children of alumni preference in admissions.

JUNIOR CHECKLIST

-  ACT - Next test date is December 11. You must register by November 5th. It takes 30 minutes to complete registration and you will need a photo
-  SAT - Next test date is December 4. You must register by November 4th
-  Attend virtual college visits
-  Make plans to visit college campuses

The former head football coach of **Washington State University**, Nick Rolovich, plans to sue the institution after he was fired for not complying with a coronavirus vaccine mandate. The policy required that state employees be vaccinated against the virus or receive an exemption. Rolovich applied for a religious exemption but was denied.

CLIMATE JUSTICE SCHOLARSHIP

\$1,000 awarded to one lucky applicant. Jamie Sarai Margolin co founder of Zero Hour created this scholarship. Deadline April 15th.



AROUND THE CORNER FROM COLLEGE

\$1,000 scholarship to one applicant each season. Deadline is Dec. 31st and June 30th



HSF SCHOLARSHIPS

More than 150 scholarships for Latino students with or without US citizenship.



EDUCATION MATTERS SCHOLARSHIP

The Education Matters Scholarship is giving you the chance to state why education matters. One applicant will be awarded \$5,000 scholarship. Deadline: November 30, 2021



UC PERSONAL INSIGHT QUESTIONS

(Continued from page 1)

- There is no right or wrong way to answer these questions. It's about getting to know your personality, background, interests and achievements in your own unique voice.
- Use the additional comments field if there are issues you'd like to address that you didn't have the opportunity to discuss elsewhere on the application. This shouldn't be an essay, but rather a place to note unusual circumstances or anything that might be unclear in other parts of the application. You may use the additional comments field to note extraordinary circumstances related to COVID-19, if necessary.

Questions & guidance

Remember, the personal insight questions are just that — personal. Which means you should use our guidance for each question just as a suggestion in case you need help. The important thing is expressing who you are, what matters to you and what you want to share with UC.

1. Describe an example of your leadership experience in which you have positively influenced others, helped resolve disputes or contributed to group efforts over time.

Did you lead a team? How did your experience change your perspective on leading others? Did you help to resolve an important dispute at your school, church, in your community or an organization? And your leadership role doesn't necessarily have to be limited to school activities. For example, do you help out or take care of your family?

2. Every person has a creative side, and it can be expressed in many ways: problem solving, original and innovative thinking, and artistically, to name a few. Describe how you express your creative side.

Things to consider: What does creativity mean to you? Do you have a creative skill that is important to you? What have you been able to do with that skill? If you used creativity to solve a problem, what was your solution? What are the steps you took to solve the problem?

3. What would you say is your greatest talent or skill? How have you developed and demonstrated that talent over time?

Things to consider: If there's a talent or skill that you're proud of, this is the time to share it. You don't necessarily have to be recognized or have received awards for your talent.

4. Describe how you have taken advantage of a significant educational opportunity or worked to overcome an educational barrier you have faced.

Things to consider: An educational opportunity can be anything that has added value to your educational experience and better prepared you for college.

5. Describe the most significant challenge you have faced and the steps you have taken to overcome this challenge. How has this challenge affected your academic achievement?

Things to consider: A challenge could be personal, or something you have faced in your community or school. Why was the challenge significant to you? This is a good opportunity to talk about any obstacles you've faced and what you've learned from the experience.

6. Think about an academic subject that inspires you. Describe how you have furthered this interest inside and/or outside of the classroom.

Things to consider: Many students have a passion for one specific academic subject area, something that they just can't get enough of. If that applies to you, what have you done to further that interest?

EVERYTHING TO KNOW ABOUT FILLING OUT THE CSS PROFILE

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A product of the testing giant the College Board (which runs the SATs), the CSS Profile is the application required to access institutional aid, including grants and scholarships, from about 230 colleges. Each year, the profile gives access to more than \$9 billion in financial aid to thousands of students, according to the College Board.

The CSS Profile looks at every part of a family's finance that the FAFSA (officially named the Free Application for Federal Student Aid) considers: income, bank accounts (and any interest they earn), stocks, bonds, mutual fund shares, investment and vacation property, 529 plans, and any UTMA or UGMA accounts that benefit the student.

But the CSS Profile goes further than the FAFSA. It also considers the value of a family's primary residence, if it owns one, retirement savings and any annuities. In addition to taking a deeper, more detailed look at your family's finances than the FAFSA, the CSS Profile also considers a greater percentage of those assets as part of what you can afford to pay for college expenses.

Colleges can be more flexible in how they handle the results of the CSS Profile. One college might weigh various parts of your financial information differently than another. Individual colleges can even add their own supplemental questions to the form.

If you want financial aid, you'll first need to fill out the FAFSA, as nearly every college and university uses it to award federally available financial aid. More than 200 highly selective schools also ask that you also complete the CSS Profile, which helps determine eligibility for aid from the college's own funds. The vast majority of profile schools are private colleges, though a few elite public schools, like the University of Michigan and University of Virginia, also require the profile.

If your child is applying to one of those schools or is already enrolled and plans to attend next year, you should complete both the FAFSA and the CSS Profile. Note that some colleges only require international students to fill out this financial aid application.

The CSS Profile asks for all the information the FAFSA requires and adds questions about annuities, home equity, retirement funds and sibling assets to build a full financial aid profile. Before you start the application process, gather the necessary documents. You'll need information about your family's finances, including:

- Your most recent federal tax returns
- W-2 or 1099 forms for the past two years, to show parents' income
- Current balance amounts for savings accounts, checking accounts, stocks, bonds, trusts, and UTMA/UGMA accounts for both parents and student
- Current 529 plan values for all children in the home
- Information about your retirement accounts (whether that's a 401(k), IRA, 403(b), pension, or some combination of those), including most recent annual contributions and account balances
- Information about your primary home and any investment or vacation properties, including how much you paid, what you owe on any mortgages, and what each property is currently worth

10 COMMON FAFSA® MISTAKES TO AVOID



10 FAFSA MISTAKES THAT AFFECT FINANCIAL AID

Continued from page 1

A mistake on your FAFSA can delay the processing of your application for financial aid. If your FAFSA is verified and contains errors, it can cost you.

Avoid the most common FAFSA mistakes:

Leaving a field blank. If the answer is zero or the question does not apply to you, write in a zero. If you leave a question blank, the processor will assume that you forgot to answer.

Not using the 1040 federal tax return for income reporting and reporting taxes paid. If you use your W-2 and 1099 forms, compare them with the prior year's income tax return to make sure you did not overlook any source of income. The IRS Data Retrieval Tool (IRS DRT) is also helpful in preventing errors. It can be used to copy the answers to some FAFSA questions directly from your federal income tax return.

Forgetting to report all the required sources of untaxed income. These include veterans' noneducation benefits, child support and workers compensation or disability income.

Not reporting both parents' financial information if your parents are divorced. Your stepparent's financial information must be reported in addition to the financial information for your custodial parent.

Excluding yourself from household size. Even if you didn't live there during the previous year, you should always include yourself as part of your parent's household.

Forgetting to sign the application. If you're filing as a dependent, both you and your parents must sign. If you file online, you and your parents can sign the form electronically using your FSA ID.

Waiting until the last minute or submitting your FAFSA late. Remember to submit your FAFSA on time. The sooner you can submit or renew your FAFSA from the Oct. 1 release date, the better. Priority for programs with limited funds is often given to students filing the FAFSA as soon as possible.

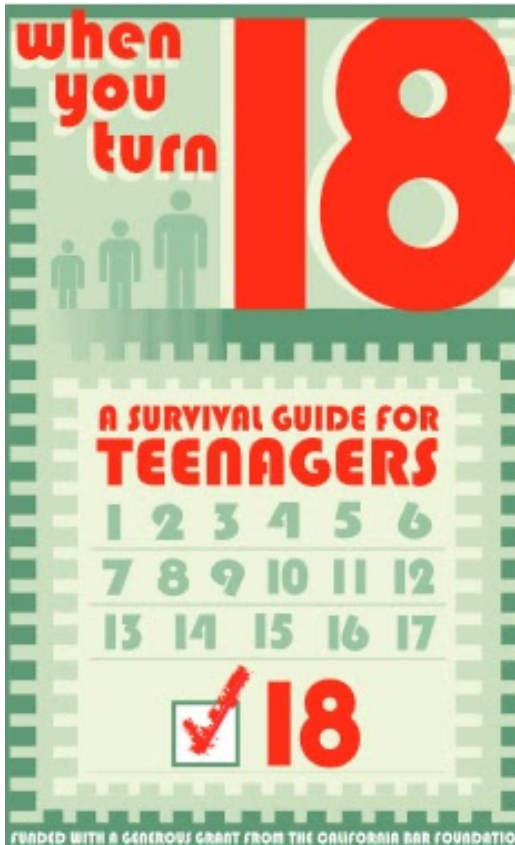
Not knowing your state's financial aid deadline. State deadlines for financial aid and grants vary; some states award their grants on a first-come, first-served basis. In order to get the most financial aid you can, be sure to get your FAFSA submitted in the fall—as close to the Oct. 1 FAFSA release date as you can. Doing this will move your FAFSA to the top of your state's FAFSAs-received list!

Skimming questions or dismissing directions. Read the instructions and questions carefully. If you're unclear about a question or are having trouble filling out the FAFSA, check the FAQ section on the FAFSA website.

Failing to create your FSA ID before you start the form. You need this to complete the federal student aid FAFSA form, make corrections and to electronically sign. Students and parents need their own separate FSA IDs to officially complete the FAFSA.

WHEN YOU TURN 18: A SURVIVAL GUIDE FOR TEENAGERS

(California Bar Association)



The age of majority is a term used to describe the time in life after which a person is legally no longer considered a child. Historically, the age of majority was set at 21 in most states. But after the 1971 ratification of the 26th Amendment to the U.S. Constitution giving 18-year olds the right to vote in federal elections, most states, including California, lowered their age of majority to 18. (FC § 6502; 42 USC § 1973bb) At the age of majority, teenagers acquire the right to:

Enter into binding contracts.

- Buy or sell property, including real estate and stock.
- Marry without the written consent of a parent (or guardian) and a judge.
- Sue or be sued in their own names.
- Compromise, settle or arbitrate a claim.
- Make or revoke a will.
- Inherit property outright.
- Vote in federal, state and local elections.
- Consent to all types of medical treatment.
- Join the military without parental consent.

This does not, however, mean that you now have all the rights and privileges available to adults. Some come at an earlier age, while others come later. For example, you may be issued a provisional driver's license at age 16, but you cannot purchase alcoholic beverages until age 21. What the age of majority has really come to mean is that point when an individual is treated as an adult for most purposes. Check out the complete survival guide here.

60 QUESTIONS TO ASK ON YOUR COLLEGE TOUR

(Continued from page 3)

Career Services

- Are internships available? How do you find them?, 2. Is Career Services helpful?, 3. Do you have a mentor?, 4. Does your school have a co-op program?, 5. Are there opportunities to build leadership skills on campus?, 6. What options exist for service learning in the community?, 7. Do employers recruit students on campus?, 8. How easy is it to find summer jobs and other kinds of work through your school?, 9. Who are some of the notable graduates from your college?, 10. How visible is your school's alumni association on campus?, 11. What kinds of hands-on or practical experiences have you had in and outside of the classroom?